#### TAX INFORMATION

The amount of dividends received as shown on this statement is reportable as "Interest Earned" on your Income Tax Return.

PLEASE RETAIN THIS STATEMENT FOR YOUR RECORDS.

IF AFTER CONTACTING THE CREDIT UNION OFFICE AND YOU CANNOT RESOLVE ERRORS OR QUESTIONS ON YOUR STATEMENT, PLEASE SEND YOUR COMMENTS OR INQUIRIES TO ATTENTION THE SUPERVISORY COMMITTEE AT THE ADDRESS ON THE FRONT OF THIS PAGE.

THE "FINANCE CHARGE" IS INCLUSIVE OF ALL COSTS FOR THE CREDIT INCLUDING WHAT PREVIOUSLY WAS TERMED "INTEREST." IT IS COMPUTED AT THE TIME A PAYMENT IS RECEIVED BY MULTIPLYING THE LOAN BALANCE BY THE NUMBER OF DAYS IT HAS BEEN OUTSTANDING BY THE PERIODIC RATE AS SHOWN ON THE FACE OF THE STATEMENT. SINCE THE NUMBER OF DAYS BETWEEN PAYMENTS VARIES, INTEREST CHARGES APPEAR TO INCREASE OR DECREASE.

LOAN BALANCE DOES NOT INCLUDE INTEREST. INTEREST DUE IS COMPUTED BY MULTIPLYING THE LOAN BALANCE BY THE PERIODIC RATE PER DAY AS SHOWN ON THE STATEMENT AND THEN MULTIPLYING THE RESULT BY THE NUMBER OF DAYS FROM THE LAST LOAN TRANSACTION TO THE CURRENT DATE.

THE BALANCE USED TO COMPUTE THE FINANCE CHARGE IS THE ACTUAL BALANCE IN THE ACCOUNT EACH DAY AFTER CREDITS HAVE BEEN SUBTRACTED AND NEW ADVANCES AND OTHER CHARGES HAVE BEEN ADDED.

# EASY STEPS FOR DRAFT RECONCILIATION

- On your duplicate draft copy, mark off with a large check (
   each entry that matches a paid draft shown on your draft statement.
- Make sure that other charges or deductions shown on the statement have been subtracted from your draft register balance and that all deposits (and other credit items, if any) have been added.
- List below under "Drafts
  Outstanding" all duplicate
  drafts not showing a
  large check (
   These
  are drafts you have
  issued which were not
  paid by the credit union
  or previous to the period
  covered by the
  statement.
- 4. Fill in the "Reconcilement Form." After "proving" your balance fold statement and file it with the copies of paid drafts for possible future reference.

### IN CASE OF ERRORS OR INQUIRES ABOUT YOUR STATEMENT

Send your inquiry in writing so that the Credit Union receives it within 60 days after the statement was mailed to you. Your written inquiry must include:

- 1. Your name and account number.
- A description of the error and why (to the extent you can explain) you believe it is an error; and
- 3. The dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount you think is in error; so that you will have use of the money during the time it takes us to complete our investigation.

If you have authorized your Credit Union to automatically pay your loan from your share account, you can stop or reverse payment on any amount you think is wrong by mailing your notice so that the Credit Union receives it within 16 days after the statement was sent to you.

You remain obligated to pay the payment on your loans not in dispute, but you do not have to pay any amount in dispute during the time the Credit Union is resolving the dispute. During the same time, the Credit Union may not take any action to collect disputed amount or report disputed amounts as delinquent.

This is a summary of your rights, a full statement of your rights and the Credit Union's responsibilities under the Federal Fair Credit Billing Act will be sent to you upon request and in response to a notice of error.

Enter Balance

Add

Total

Subtract

**Balance** 

Drafts outstanding

Your draft register should

show this

balance

this statement

Recent deposits

(not credited on

this statement)

#### DRAFTS OUTSTANDING

DATE	AMOUNT		
OR NUMBER	DOLLARS	CENTS	
TOTAL			_
TOTAL			

### RECONCILEMENT FORM

AMOUNT			
DOLLARS	CENTS		
\$			
\$			

## If Your Account Does Not Balance PLEASE CHECK THE FOLLOWING CAREFULLY

- Are the amounts of your deposits entered in your draft register correct?
- 2. Have all drafts been deducted from your draft balance?
- 3. Have you deducted service charges from your draft register balance?
- 4. Have you checked all additions or subtractions in your draft register or stub?

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR
STATEMENT
CALL YOUR CREDIT UNION OFFICE
OR WRITE THE ADDRESS ON FRONT PAGE